

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re:	§	
Hudson, Wanda	§	Case No. 16-29401
	§	
	§	
Debtors(s)	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 09/15/2016. The undersigned trustee was appointed on 09/16/2016.

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. §522, or have been or will be abandoned pursuant to 11 U.S.C. §554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of	\$	10,687.50
Funds were disbursed in the following amounts:		
Payments made under an interim disbursement		0.00
Administrative Expenses		0.00
Bank Service Fees		0.00
Other Payments to Creditors		0.00
Non-Estate funds paid to 3 rd Parties		0.00
Exemptions paid to the Debtor		4,000.00
Other Payments to Debtor		0.00
Leaving a balance on hand of ¹	\$	6,687.50

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 02/21/2017 and the deadline for filing governmental claims was 03/14/2017. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. §326(a), the maximum compensation allowable to the trustee is \$1,418.75. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests a sum of \$1,418.75, for a total compensation of \$1,418.75². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00, and now requests reimbursement for expenses of \$9.00 for total expenses of \$9.00

Pursuant to Fed. R. Bank. P. 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date : 12/01/2018

By : /s/ Joseph A. Baldi

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. §1320.4 (a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Case No: 16-29401
Case Name: Hudson, Wanda

Judge: Timothy A. Barnes

Trustee Name: Joseph A. Baldi
Date Filed (f) or Converted (c): 09/15/2016 (f)
341(a) Meeting Date: 10/13/2016
Claims Bar Date: 02/21/2017

For Period Ending: 12/01/2018

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA) / Gross Value of Remaining Assets
1. Wearing Apparel	500.00	0.00		0.00	FA
2. Checking account-JP Morgan Chase	20.00	0.00		0.00	FA
3. Savings Account - JP Morgan Chase	3.50	0.00		0.00	FA
4. Probate Estate with claim against nursing home facility (u)	10,687.50	6,687.50		10,687.50	FA
Gross Value of Remaining Assets					
TOTALS (Excluding Unknown Values)	11,211.00	6,687.50		10,687.50	0.00

Re Prop. #4 one-sixth share of the Probate Estate of Madestine Hudson, deceased - proceeds of lawsuit against Paramount of Oak Park Healthcare Center, LLC for negligence leading to he death of Madestine Hudson

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

December 1, 2018: Trustee recovered Debtor's one-sixth interest in her mother's probate estate. Debtor amended her schedules to claim an exemption in the proceeds from the probate estate. Trustee determined that the claimed exemption was valid and paid the Debtor her allowed exemption. Trustee reviewed and validated all claims filed. Trustee's attorneys advised that they would not be seeking compensation or expense reimbursement in this case. Trustee prepared his TFR.

July 11, 2018 - Trustee conferred with counsel handling probate estate claim against nursing home. Have determined amount due, adjudicating liens on proceeds. Once complete, debtor's share of estate will be about \$20,000.

June 2017: Debtor is the executor her mother's probate estate. The probate estate is pursuing a claim against the nursing home where the Debtor's mother previously lived. Trustee has asserted the Estate's interest in the claim against the nursing home and will keep the case open pending recovery of the claim against the nursing home.

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Initial Projected Date of Final Report(TFR) : 12/31/2018

Current Projected Date of Final Report(TFR) : 12/31/2018

Trustee's Signature /s/Joseph A. Baldi
Joseph A. Baldi
P.O. Box 2399
Glen Ellyn, IL 60138-2399
Phone : (312) 726-8150

Date: 12/01/2018

FORM 2
Document Page 5 of 11
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 16-29401

Case Name: Hudson, Wanda

Trustee Name: Joseph A. Baldi

Bank Name: Texas Capital Bank

Account Number/CD#: *****5682 Checking Account

Taxpayer ID No: **.***7324

Blanket bond (per case limit): 5,000,000.00

For Period Ending: 12/1/2018

Separate bond (if applicable): 0.00

1	2	3	4		5	6	7
Transaction Date	Check or [Refer#]	Paid To / Received From	Description of Transaction	Uniform Trans. Code	Deposits(\$)	Disbursements(\$)	Account/ CD Balance(\$)
10/30/2018	[4]	Keating Law Offices 79 W. Monroe Street Suite 1024 Chicago, IL 60603	Distribution from Estate of Madestine Hudson	1229-000	10,687.50		10,687.50
11/09/2018	51001	Wanda Hudson 5253 W Kamerling Ave Chicago, IL 60651	personal property exemption	8100-002		4,000.00	6,687.50

Page Subtotals 10,687.50 4,000.00

COLUMN TOTALS	10,687.50	4,000.00
Less: Bank Transfer/CD's	0.00	0.00
SUBTOTALS	<u>10,687.50</u>	<u>4,000.00</u>
Less: Payments to Debtors		4,000.00
Net	<u>10,687.50</u>	<u>0.00</u>

All Accounts Gross Receipts:	10,687.50
All Accounts Gross Disbursements:	<u>4,000.00</u>
All Accounts Net:	6,687.50

TOTAL-ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
*****5682 Checking Account	10,687.50	0.00	
Net Totals	<u>10,687.50</u>	<u>0.00</u>	6,687.50

Case: 16-29401
Hudson, Wanda

CLAIMS REGISTER

Joseph A. Baldi Trustee
Dated: Dec 01, 2018
EXHIBIT C Page 1

Claim No.	Creditor	UTC / Class	Status	Proof of Claim	Allowed Amount	Previously Paid	Prop. Payment Prop. Interest	Remaining Balance
	Joseph A. Baldi 20 N. Clark Street Suite 200 Chicago, IL 60602	2100-000 ADMIN	Valid To Pay	1,418.75	1,418.75	0.00	1,418.75	0.00
	Joseph A. Baldi P.O. Box 2399 Glen Ellyn, IL 60138-2399	2200-000 ADMIN	Valid To Pay	9.00	9.00	0.00	9.00	0.00

ADMINISTRATIVE TOTAL				1,427.75	1,427.75	0.00	1,427.75	0.00
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Case: 16-29401
Hudson, Wanda

CLAIMS REGISTER

Joseph A. Baldi Trustee
Dated: Dec 01, 2018
EXHIBIT C Page 2

Claim No.	Creditor	UTC / Class	Status	Proof of Claim	Allowed Amount	Previously Paid	Prop. Payment Prop. Interest	Remaining Balance
00001	American InfoSource LP as agent for TD Bank, USA PO Box 248866 Oklahoma City, OK 73124	7100-000 UNSEC	Valid To Pay	3,041.86	3,041.86	0.00	479.86	2,562.00
00002	Quantum3 Group LLC as agent for Comenity Bank PO Box 788 Kirkland, WA 98083	7100-000 UNSEC	Valid To Pay	1,030.67	1,030.67	0.00	162.59	868.08
00003	Quantum3 Group LLC as agent for Comenity Bank PO Box 788 Kirkland, WA 98083	7100-000 UNSEC	Valid To Pay	1,537.13	1,537.13	0.00	242.48	1,294.65
00004	Quantum3 Group LLC as agent for Comenity Bank PO Box 788 Kirkland, WA 98083	7100-000 UNSEC	Valid To Pay	397.50	397.50	0.00	62.71	334.79
00005	Quantum3 Group LLC as agent for Comenity Bank PO Box 788 Kirkland, WA 98083	7100-000 UNSEC	Valid To Pay	1,249.28	1,249.28	0.00	197.08	1,052.20
00006	CREDIT FIRST NA PO Box 818011 Cleveland, OH 44181	7100-000 UNSEC	Valid To Pay	1,153.31	1,153.31	0.00	181.94	971.37
00007	Capital One Bank (USA), N.A. by American InfoSource LP as agent PO Box 71083 Charlotte, NC 28272	7100-000 UNSEC	Valid To Pay	1,470.15	1,470.15	0.00	231.92	1,238.23

Case: 16-29401
Hudson, Wanda

CLAIMS REGISTER

Joseph A. Baldi Trustee
Dated: Dec 01, 2018
EXHIBIT C Page 3

Claim No.	Creditor	UTC / Class	Status	Proof of Claim	Allowed Amount	Previously Paid	Prop. Payment Prop. Interest	Remaining Balance
00008	US DEPT OF EDUCATION CLAIMS FILING UNIT PO Box 8973 Madison, WI 53708	7100-000 UNSEC	Valid To Pay	13,930.73	13,930.73	0.00	2,197.59	11,733.14
00009	US DEPT OF EDUCATION CLAIMS FILING UNIT PO Box 8973 Madison, WI 53708	7100-000 UNSEC	Valid To Pay	6,285.47	6,285.47	0.00	991.54	5,293.93
00010	Department Stores National Bank c/o Quantum3 Group LLC PO Box 657 Kirkland, WA 98083	7100-000 UNSEC	Valid To Pay	987.54	987.54	0.00	155.79	831.75
00011	Synchrony Bank c/o PRA Receivables Management, LLC PO Box 41021 Norfolk, VA 23541	7100-000 UNSEC	Valid To Pay	678.73	678.73	0.00	107.07	571.66
00012	Synchrony Bank c/o PRA Receivables Management, LLC PO Box 41021 Norfolk, VA 23541	7100-000 UNSEC	Valid To Pay	541.55	541.55	0.00	85.43	456.12
00013	Synchrony Bank c/o PRA Receivables Management, LLC PO Box 41021 Norfolk, VA 23541	7100-000 UNSEC	Valid To Pay	454.00	454.00	0.00	71.62	382.38
00014	Comenity Capital Bank/Paypal Credit c/o Weinstein & Riley, PS 2001 Western Ave Ste 400 Seattle, WA 98121	7100-000 UNSEC	Valid To Pay	584.44	584.44	0.00	92.13	492.31

Case: 16-29401
Hudson, Wanda

CLAIMS REGISTER

Joseph A. Baldi Trustee
Dated: Dec 01, 2018
EXHIBIT C Page 4

Claim No.	Creditor	UTC / Class	Status	Proof of Claim	Allowed Amount	Previously Paid	Prop. Payment Prop. Interest	Remaining Balance
UNSECURED TOTAL				33,342.36	33,342.36	0.00	5,259.75	28,082.61
REPORT TOTALS				34,770.11	34,770.11	0.00	6,687.50	28,082.61

Exhibit D

Case No.: 16-29401

Case Name: Hudson, Wanda

Trustee Name: Joseph A. Baldi

Balance on Hand

\$6,687.50

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees: Joseph A. Baldi	\$ 1,418.75	\$ 0.00	\$ 1,418.75
Trustee, Expenses: Joseph A. Baldi	\$ 9.00	\$ 0.00	\$ 9.00

Total to be paid for chapter 7 administrative expenses \$ 1,427.75Remaining Balance \$ 5,259.75

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed Priority Claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$33,342.36 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 15.8 %, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
00001	American InfoSource LP as agent for	\$ 3,041.86	\$ 0.00	\$ 479.86
00002	Quantum3 Group LLC as agent for	\$ 1,030.67	\$ 0.00	\$ 162.59
00003	Quantum3 Group LLC as agent for	\$ 1,537.13	\$ 0.00	\$ 242.48
00004	Quantum3 Group LLC as agent for	\$ 397.50	\$ 0.00	\$ 62.71
00005	Quantum3 Group LLC as agent for	\$ 1,249.28	\$ 0.00	\$ 197.08
00006	CREDIT FIRST NA	\$ 1,153.31	\$ 0.00	\$ 181.94
00007	Capital One Bank (USA), N.A. by	\$ 1,470.15	\$ 0.00	\$ 231.92
00008	US DEPT OF EDUCATION CLAIMS	\$ 13,930.73	\$ 0.00	\$ 2,197.59
00009	US DEPT OF EDUCATION CLAIMS	\$ 6,285.47	\$ 0.00	\$ 991.54
00010	Department Stores National Bank c/o	\$ 987.54	\$ 0.00	\$ 155.79
00011	Synchrony Bank c/o PRA Receivables	\$ 678.73	\$ 0.00	\$ 107.07
00012	Synchrony Bank c/o PRA Receivables	\$ 541.55	\$ 0.00	\$ 85.43
00013	Synchrony Bank c/o PRA Receivables	\$ 454.00	\$ 0.00	\$ 71.62
00014	Comenity Capital Bank/Paypal Credit	\$ 584.44	\$ 0.00	\$ 92.13

Total to be paid to timely general unsecured creditors	\$ 5,259.75
Remaining Balance	\$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 %, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 %, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE